

AIYL BANK OJSC

Statement of profit or Loss and Comprehensive Income as at 30 April, 2023 (including)

(in thousand KGS)

	30.04.2023	30.04.2022	31.12.2022
Interest income	2 498 618	1 289 620	5 322 897
Amortisation of government grant	122 645	86 480	330 183
Interest expense	(765 678)	(575 257)	(2 028 888)
NET INTEREST INCOME BEFORE IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	1 855 585	800 843	3 624 192
Formation of an allowance for depreciation on interest bearing assets	(31 754)	(120 487)	(438 932)
NET INTEREST INCOME	1 823 831	680 356	3 185 260
Financing by Islamic principles banking - income	-	-	-
Financing by Islamic principles banking -expense	-	-	-
NET INCOME/LOSS ON ISLAMIC FINANCING PRINCIPLES BEFORE PROVISION FOR IMPAIRMENT	-	-	-
Formation of a reserve for impairment of assets placed on Islamic principles of financing	(4)	-	-
NET INCOME/LOSS ON ISLAMIC FINANCING PRINCIPLES OF FUNDING	(4)	-	-
Fee and commission income	354 871	162 534	764 351
Islamic principles banking fees - income	-	-	-
Fee and commission expense	(251 136)	(80 603)	(409 368)
Islamic principles banking fees - expenses	-	-	-
Net foreign exchange gain	1 027 655	656 828	4 614 701
Formation of a provision for depreciation of other assets	(335 506)	(7 710)	(109 650)
Impairment (losses)/recovery on credit-related commitments	209 000	(1 749)	(138 577)
Other income, net	13 419	5 910	33 783
NET NON-INTEREST (LOSS)/INCOME	1 018 303	735 209	4 755 240
OPERATING INCOME	2 842 130	1 415 565	7 940 500
OPERATING EXPENSES	(828 216)	(524 374)	(2 135 251)
PROFIT BEFORE INCOME TAX	2 013 914	891 191	5 805 249
Income tax expense	(226 385)	(108 708)	(586 722)
NET PROFIT FOR THE YEAR	1 787 529	782 483	5 218 527
TOTAL COMPREHENSIVE INCOME	1 787 529	782 483	5 218 527
Basic earnings per share, KGS	2 344	1 321	7 877

Chairman of the Management Board

T.Alimdzhanov

Chief Accountant

A.Kazakova

For reference: The amount of profit according to regulatory reporting is 1 888 307,42 thousand soms.

